S8473-1-C

ECONOMIC AREA SURVEY

December 31, 1990

State of Maine
Department of Professional
and Financial Regulation
BUREAU OF BANKING
State House Station 36
Augusta, Maine 04333
(207) 582-8713

Any questions or additional information regarding these statistics may be obtained by contacting the Bureau of Banking at the above address.

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ASSET/DEPOSIT/LOAN DISTRIBUTION BY FACILITY TYPE

December 31, ____

(000's omitted)

	1980	1982	1983	1984	1985	1986	1987	1988	1989	1990
Commercial Banks										
Trust Companies										
Banks	27	25	22	17	17	15	16	12	13	14
Branches	191	198	193	196	204	209	218	216	209	205
Assets	2,228,936	2,547,093	2,404,514	2,591,459	2,924,859	3,363,673	3,708,220	4,126,401	4,274,307	4,524,549
Deposits	1,860,483	2,102,140	2,010,444	2,171,703	2,424,059	2,840,392	3,107,117	3,297,184	3,580,638	3,720,234
Loans	1,261,402	1,350,507	1,184,230	1,587,037	1,791,085	2,136,035	2,504,138	2,942,453	3,121,825	3,202,384
National Banks										
Banks	14	10	9	9	8	7	7	7	7	7
Branches	102	122	126	126	110	115	120	121	118	117
Assets	1,220,408	1,343,110	1,801,086	1,992,059	2,269,427	2,739,836	3,099,126	3,603,057	3,930,191	3,649,933
Deposits	962,253	1,113,289	1,539,480	1,736,905	1,941,602	2,375,046	2,644,739	3,134,128	3,382,105	3,170,351
Loans	679,526	661,015	941,639	1,207,928	1,496,641	1,886,768	2,338,898	2,789,828	2,928,147	2,644,703
Thrift Institutions										
Savings Banks										
Banks	29	24	21	20	19	18	18	18	18	18
Branches	102	108	108	114	118	117	125	127	135	140
Assets	2,873,225	3,108,609	3,374,343	3,737,016	4,117,423	4,780,737	5,552,659	6,375,435	6,678,896	6,344,802
Deposits	2,513,158	2,772,308	3,073,216	3,359,110	3,650,885	3,938,694	4,379,270	5,181,206	5,536,288	5,568,885
Loans	2,061,031	2,122,013	2,145,780	2,384,491	2,716,207	3,221,539	3,989,369	4,820,442	4,997,360	4,579,735
Federal Savings Banks										
Banks			3	4	5	6	6	6	6	7
Branches			9	10	10	13	14	14	14	15
Assets			169,832	210,650	282,868	420,403	448,401	445,058	523,391	606,665
Deposits			151,766	187,624	248,686	343,775	365,254	398,067	407,733	512,662
Loans			106,128	144,028	192,311	280,889	332,751	391,294	403,023	476,150
State Savings & Loans										
Associations	12	10	8	7	4	4	4	4	4	4
Branches	20	23	16	12	0	0	0	0	0	0
Assets	476,140	479,209	420,414	401,053	75,862	83,780	87,154	91,620	94,355	96,896
Deposits	406,403	393,086	345,342	312,411	67,296	74,708	77,375	81,183	83,496	84,912
Loans	406,872	297,816	251,307	233,099	57,802	62,153	68,278	75,068	74,977	76,396

ASSET/DEPOSIT/LOAN DISTRIBUTION BY FACILITY TYPE
December 31, ____
(000's omitted)

Federal Savings & Loans										
Associations	8	7	7	6	7	7	7	7	7	5
Branches	5	2	4	4	13	15	16	16	15	4
Assets	217,724	198,496	217,244	223,327	509,664	852,105	1,109,897	777,466	331,514	227,081
Deposits	194,426	184,886	204,473	204,666	404,943	577,289	545,266	741,231	585,622	202,413
Loans	185,786	165,466	172,896	182,807	314,451	459,099	263,534	341,465	302,046	191,368
Special and Restricted Service Facilities										
Credit Unions	25	23	23	21	18	16	15	14	14	14
Branches	4	5	5	3	3	3	4	3	3	2
Assets	62,374	90,417	111,306	104,237	133,053	168,746	189,681	205,640	212,345	235,420
Shares	53,720	80,945	101,903	95,661	122,990	156,282	178,113	191,316	199,526	218,655
Loans	51,188	61,586	70,495	75,412	84,555	97,986	119,204	137,787	154,133	157,681
Federal Credit Unions	139	123	121	121	118	111	104	103	102	100
Credit Unions	2	2	2	3	5	7	17	16	17	20
Branches										
	278,007	479,739	473,847	606,564	758,166	952,033	1,066,612	1,170,351	1,171,111	1,310,244
Assets	241,635	439,101	436,655	552,398	696,436	881,011	992,160	1,054,710	1,080,549	1,197,571
Shares	194,782	236,314	294,070	411,853	476,236	534,160	664,515	806,215	836,756	857,802
Loans										
State Totals:										
Institutions	218021	222	214	205	196	184	177	171	171	169
Branches	2168981	460	463	468	463	479	514	513	511	503
Assets	5,708,541	8,246,673	8,972,586	9,866,365	11,071,322	13,361,313	15,261,750	16,795,028	17,216,110	16,995,590
Shares & Deposits	6,232,078	7,085,755	7,863,279	8,620,478	9,556,897	11,187,197	12,289,294	14,079,025	14,855,957	14,675,683
Loans	4,840,587	4,894,717	5,166,545	6,226,655	7,129,288	8,678,629	10,280,687	12,304,552	12,818,267	12,186,219

DEPOSIT/LOAN TYPES BY COUNTY
As of December 31
(ooo's omitted)

Real Estate Loans

County	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Androscoggin	270,880	263,857	259,612	286,076	233,550	321,400	358,200	483,197	547,008	543,229
Aroostook	110,144	108,998	121,552	133,885	142,625	160,931	188,457	221,046	241,633	218,456
Cumberland	1,064,140	1,070,698	1,054,284	1,179,995	1,332,478	1,933,971	2,489,758	3,213,124	3,288,829	3,100,404
Franklin	76,935	77,118	70,623	73,742	73,537	82,657	97,530	117,587	135,072	129,341
Hancock	90,639	108,232	79,675	116,916	138,360	162,172	192,597	226,279	254,415	264,452
Kennabec	310,593	299,971	231,844	304,185	362,066	421,995	543,245	622,953	695,900	704,105
Knox	98,871	96,072	51,716	102,709	128,299	140,056	162,067	197,957	243,809	207,112
Lincoln	69,994	68,750	67,720	73,256	68,505	96,087	119,822	170,518	182,963	187,567
Oxford	108,290	108,432	106,801	115,879	124,252	152,009	191,347	240,803	263,364	242,796
Penobscot	387,028	368,861	566,713	443,131	460,878	522,073	613,485	756,188	915,877	939,845
Piscataquis	20,592	22,043	24,265	22,059	21,247	23,794	36,056	46,892	52,994	51,875
Sagadahoc	69,681	68,818	67,638	65,403	79,120	94,373	126,184	147,611	115,754	103,811
Somerset	78,176	73,860	56,201	80,162	89,309	99,161	102,641	119,585	134,518	135,288
Waldo	34,580	29,237	23,285	28,094	30,430	34,603	41,685	53,431	62,414	57,541
Washington	72,823	56,785	61,621	64,322	70,485	84,974	98,034	114,882	122,296	136,661
York	367,755	329,305	269,208	330,596	468,972	591,579	777,087	912,516	897,025	811,135

Installment Loans

County	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Andoscoggin	87,740	90,237	103,788	140,493	144,713	149,068	171,089	165,212	134,685	164,569
Aroostook	81,463	81,673	99,585	124,342	143,277	136,154	142,685	155,226	174,967	120,564
Cumberland	221,328	256,803	278,583	376,395	456,898	526,983	550,954	641,685	592,458	702,318
Franklin	30,836	28,653	33,003	40,893	44,680	44,036	46,044	48,090	44,789	37,844
Hancock	30,221	37,149	36,416	38,766	44,926	45,482	49,441	52,430	54,463	49,097
Kennabec	126,678	137,146	152,012	145,960	221,688	240,146	311,775	409,142	463,450	417,573
Knox	17,940	21,547	19,252	23,593	27,802	32,784	34,517	38,234	35,403	32,536
Lincoln	22,586	24,749	26,073	31,126	33,165	25,940	36,828	31,796	33,658	26,719
Oxford	39,289	41,415	43,618	59,358	63,118	58,742	59,578	58,200	56,692	49,956
Penobscot	124,629	122,393	151,461	190,296	235,240	241,362	297,041	394,374	364,413	335,794
Piscataquis	10,093	8,128	8,953	11,263	12,470	14,490	19,729	22,047	20,697	17,043
Sagadahoc	15,876	17,394	24,343	34,161	33,088	33,528	37,433	38,307	25,155	36,177
Somerset	24,816	26,823	34,264	42,194	49,203	44,244	57,850	65,319	60,132	52,592
Waldo	9,687	8,649	9,368	12,540	14,679	16,903	19,836	20,587	19,302	14,836
Washington	25,106	22,765	25,305	30,726	33,876	39,688	31,844	37,684	46,120	35,772
York	65,260	70,517	78,895	115,294	133,325	125,812	144,157	134,196	116,186	90,119

DEPOSIT/LOAN TYPES BY COUNTY
As of December 31
(ooo's omitted)

Other Loans

County	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Androscoggin	64,876	74,275	69,472	176,590	117,501	145,148	155,449	207,921	200,387	199,386
Aroostook	52,407	53,531	55,888	63,079	84,237	83,567	101,229	92,109	109,809	114,724
Cumberland	245,491	265,624	370,796	559,511	689,066	910,338	999,154	1,050,990	1,091,997	879,572
Franklin	8,827	12,494	12,712	15,592	19,499	19,405	21,710	23,418	19,721	22,323
Hancock	26,344	31,524	34,744	52,256	46,910	51,374	48,987	58,278	72,253	73,966
Kennebec	112,248	109,289	110,461	76,139	175,679	201,370	169,899	219,576	251,450	287,205
Knox	21,594	23,891	29,194	40,671	50,621	60,157	79,635	95,989	101,487	95,408
Lincoln	13,500	10,298	11,396	15,496	24,906	32,787	40,505	34,259	32,868	32,703
Oxford	17,583	23,599	23,689	25,880	30,347	36,294	48,864	49,978	49,324	36,464
Penobscot	142,050	129,464	134,864	242,949	244,513	254,448	240,548	284,830	285,954	262,487
Piscataquis	3,575	5,029	5,287	6,097	8,317	8,945	9,848	11,042	10,866	12,390
Sagadahoc	5,368	5,891	4,854	8,321	9,277	9,844	7,231	8,922	10,868	7,312
Somerset	14,025	10,528	15,119	10,146	9,008	12,504	11,350	10,093	17,019	14,038
Waldo	6,395	5,863	7,656	8,655	9,217	10,282	14,905	17,179	18,678	16,649
Washington	9,265	6,240	8,736	11,988	14.649	12,824	33,571	34,991	38,873	32,412
York	51,636	48,187	39,989	58,563	79,280	132,013	143,602	141,481	110,272	82,053

Demand Deposits

County	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Androscoggin	56,982	68,464	76,733	87,021	76,270	103,466	93,723	105,877	156,649	92,283
Aroostook	55,572	52,513	54,887	56,076	59,303	72,045	67,622	67,361	66,402	68,734
Cumberland	255,693	244,031	284,939	358,059	386,504	512,403	495,930	549,048	632,623	449,355
Franklin	13,296	16,108	15,451	17,647	19,106	18,928	23,582	23,717	21,792	20,267
Hancock	34,260	33,625	37,456	36,971	39,184	53,543	52,313	51,910	52,205	51,262
Kennebec	106,650	106,377	126,309	90,172	134,855	151,913	195,024	144,131	173,766	165,041
Knox	21,459	23,912	28,448	26,870	28,629	38,354	37,837	38,477	40,111	33,564
Lincoln	12,684	13,097	13,344	15,280	17,061	21,429	22,913	22,598	18,667	17,478
Oxford	29,461	25,822	29,523	26,191	32,370	42,789	43,459	41,257	38,556	34,918
Penobscot	119,328	117,500	118,595	128,382	119,541	148,755	162,503	143,256	140,246	136,396
Piscataquis	9,538	7,842	8,963	8,586	8,538	9,974	10,336	9,982	9,120	7,923
Sagadahoc	10,050	12,595	15,437	12,610	11,284	18,153	13,022	15,843	13,889	12,979
Somerset	18,415	20,765	23,358	21,318	19,756	23,385	22,259	25,421	23,363	20,212
Waldo	8,633	8,231	10,515	8,307	7,586	9,377	10,600	10,099	9,510	9,907
Washington	16,496	14,536	16,163	17,369	19,548	23,064	22,304	22,577	19,135	20,159
York	68,343	53,125	62,001	66,603	85,320	121,602	105,498	103,775	122,010	94,520

DEPOSIT/LOAN TYPES BY COUNTY
As of December 31
(ooo's omitted)

Savings and Time Deposits

County	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Androscoggin	516,006	545,674	591,435	672,637	716,765	799,663	855,038	922,001	895,712	978,506
Aroostook	308,071	344,176	390,756	411,134	457,144	485,409	519,415	556,428	602,534	645,087
Cumberland	1,315,760	1,428,808	1,595,195	1,791,868	2,047,468	2,453,395	2,823,162	3,897,465	3,855,458	3,697,655
Franklin	128,092	129,664	151,018	168,305	180,327	199,635	209,214	224,263	236,484	246,192
Hancock	192,151	210,690	246,297	277,213	299,760	325,786	359,529	389,341	432,146	466,712
Kennebec	564,553	585,413	626,556	676,007	783,009	867,519	955,634	1,051,635	1,080,056	1,123,023
Knox	198,481	210,421	236,380	262,368	292,129	331,832	367,566	398,034	432,561	447,052
Lincoln	134,685	140,074	168,854	189,076	209,793	237,204	254,784	277,074	293,828	311,747
Oxford	214,095	245,358	266,339	297,516	323,510	353,600	367,291	401,729	460,157	460,251
Penobscot	654,632	692,733	732,206	793,437	890,785	960,388	1,057,561	1,228,204	1,449,573	1,385,507
Piscataquis	65,353	70,598	77,322	84,548	90,933	98,097	109,837	117,645	125,958	135,920
Sagadahoc	105,589	115,297	133,504	152,569	165,687	185,642	208,935	216,856	200,884	231,903
Somerset	162,226	172,332	195,261	216,635	226,012	239,361	268,626	276,622	311,780	308,898
Waldo	71,988	77,417	84,280	97,750	104,965	116,757	125,439	136,590	150,764	158,964
Washington	159,106	137,326	153,362	165,036	173,269	188,177	204,016	222,401	242,359	278,960
York	503,261	590,946	664,990	728,369	807,269	930,482	1,012,418	1,108,008	1,179,628	1,248,826

NOW Accounts

County	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Androscoggin	32,647	40,222	65,647	46,182	55,326	77,742	87,847	90,659	98,930	93,282
Aroostook	32,582	37,735	44,032	41,778	47,578	61,871	64,645	70,799	82,710	87,270
Cumberland	106,584	114,222	148,720	150,510	183,308	268,054	281,828	306,745	380,616	324,548
Franklin	9,543	10,736	12,492	13,151	13,513	19,405	22,450	25,989	27,511	25,991
Hancock	20,405	29,086	28,421	29,370	34,283	49,338	56,276	65,806	67,025	68,585
Kennebec	38,208	46,498	54,405	54,603	67,859	97,025	112,390	123,182	140,287	144,142
Knox	18,686	19,475	21,672	22,744	26,506	38,555	43,732	45,319	47,022	47,551
Lincoln	17,253	18,827	18,614	21,928	25,337	39,456	46,410	48,890	50,793	52,119
Oxford	16,285	21,865	21,084	22,825	27,424	35,599	40,656	44,905	46,668	44,790
Penobscot	37,253	54,463	79,485	79,434	93,680	129,776	134,228	150,070	149,596	151,768
Piscataquis	6,223	8,497	9,493	8,949	10,302	13,602	22,646	25,995	25,073	24,563
Sagadahoc	8,055	9,927	11,541	13,404	12,586	21,424	23,656	25,835	23,016	25,278
Somerset	10,179	12,090	14,493	15,339	16,898	24,275	27,366	31,432	32,881	29,306
Waldo	7,956	9,055	10,768	11,055	12,360	19,526	21,256	20,896	23,271	23,097
Washington	10,113	14,311	15,716	14,990	17,064	22,568	28,089	34,140	36,122	36,204
York	44,231	49,110	62,776	69,782	88,193	127,036	134,019	134,239	136,510	136,988

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 1	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	81,034	88,006	104,932	113,896	119,969	136,033	143,510	158,905	174,080	196,113
Total Loans (000's)	40,186	39,972	47,563	57,887	65,230	70,838	78,691	104,087	124,899	108,666
Deposits per Capita	4,017	4,363	5,202	5,646	5,948	7,374	7,779	9,358	9,986	9,536
Installment Debt per Capita	1,038	1,002	1,371	1,620	1,926	1,813	1,866	2,226	2,412	1,706
Real Estate Debt per Capita	539	673	772	1,005	1,060	1,532	1,786	2,894	3,361	2,634
Total Debt per Capita	1,992	1,982	2,358	2,870	3,234	3,840	4,266	6,130	7,165	5,284
Offices Reported December 31										
Commercial Banks	8	8	8	8	7	7	8	8	6	4
Savings Banks	1	1	1	1	1	1	1	1	2	2
Savings and Loans	1	1	1	1	1	1	1	1	1	0
Credit Unions	8	7	7	7	7	7	7	7	8	8
Others										

Area 2	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	225,351	249,852	275,094	295,272	312,687	342,445	365,804	379,177	410,218	425,090
Total Loans (000's)	162,789	165,432	174,451	207,187	229,339	243,866	280,033	275,651	300,716	249,360
Deposits per Capita	4,474	4,961	5,462	5,863	6,208	6,813	7,278	7,797	8,661	8,754
Installment Debt per Capita	947	966	1,115	1,418	1,508	1,557	1,740	1,949	2,325	1,366
Real Estate Debt per Capita	1,544	1,520	1,601	4,114	1,947	2,194	2,513	2,691	2,865	2,447
Total Debt per Capita	3,232	3,285	3,464	4,114	4,553	4,852	5,571	5,668	6,349	5,135
Offices Reported December 31										
Commercial Banks	23	24	25	25	20	25	25	25	17	19
Savings Banks	2	2	2	2	2	2	3	3	9	9
Savings and Loans	2	2	2	2	1	2	2	2	2	2
Credit Unions	3	3	3	1	1	2	2	2	1	3
Others										

Area 3	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	101,232	109,028	123,929	115,311	145,528	156,074	166,801	180,449	195,832	210,032
Total Loans (000's)	50,966	49,096	63,706	68,778	90,177	81,436	92,218	115,947	119,309	119,737
Deposits per Capita	5,591	6,022	6,845	6,369	8,038	10,344	11,054	13,131	12,948	10,888
Installment Debt per Capita	870	919	1,029	1,286	1,762	1,794	1,704	2,038	1,785	1,184
Real Estate Debt per Capita	1,333	1,301	1,602	1,682	1,599	2,020	2,573	4,103	3,960	3,154
Total Debt per Capita	2,815	2,712	3,519	3,799	4,981	5,397	6,112	8,437	7,888	6,207
Offices Reported December 31										
Commercial Banks	7	7	7	7	7	7	8	8	8	8
Savings Banks	2	2	2	2	2	2	2	2	2	2
Savings and Loans	0	0	0	0	0	0	0	0	0	0
Credit Unions	1	1	1	1	1	1	1	1	1	1
Others										

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 4 and 13	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	108,732	117,079	129,799	143,960	154,969	175,627	179,420	193,247	234,010	256,870
Total Loans (000's)	78,524	78,432	85,577	96,467	96,603	102,370	107,902	127,744	151,337	149,126
Deposits per Capita	4,627	4,983	5,524	6,126	6,595	7,987	8,160	8,765	10,585	10,754
Installment Debt per Capita	1,293	1,328	1,561	1,791	2,047	1,981	2,137	2,248	2,512	2,030
Real Estate Debt per Capita	1,700	1,644	1,778	1,972	1,732	2,239	2,208	2,682	3,509	3,130
Total Debt per Capita	3,342	3,338	3,642	4,105	4,111	4,656	4,907	5,794	6,845	6,243
Offices Reported December 31										
Commercial Banks	8	8	8	8	8	7	8	8	8	8
Savings Banks	2	2	2	2	2	2	2	2	2	2
Savings and Loans	0	0	0	0	0	0	0	0	0	0
Credit Unions	5	5	5	5	5	5	4	4	5	5
Others										

Area 5,6,7, and 8	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	185,715	166,173	185,241	197,395	209,881	233,809	254,141	277,706	294,366	334,830
Total Loans (000's)	107,148	85,763	96,025	106,514	119,010	136,735	157,302	180,775	207,092	205,848
Deposits per Capita	5,544	4,961	5,530	5,893	6,266	7,886	8,517	9,263	9,660	9,304
Installment Debt per Capita	779	680	755	917	1,011	1,330	1,067	1,254	1,513	1,013
Real Estate Debt per Capita	2,173	1,694	1,821	1,905	2,014	2,833	3,235	3,785	4,013	3,798
Total Debt per Capita	3,199	2,560	2,867	3,180	3,553	4,582	5,272	6,030	6,796	5,720
Offices Reported December 31										
Commercial Banks	16	16	16	16	16	15	15	15	15	15
Savings Banks	3	3	3	3	3	4	4	4	4	5
Savings and Loans	1	1	1	1	1	1	1	1	1	1
Credit Unions	1	1	1	1	1	1	1	1	1	1
Others										

Area 9,10, and 11	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	246,816	273,401	312,174	343,554	373,227	428,667	468,118	507,057	540,802	565,944
Total Loans (000's)	147,204	176,905	152,835	206,938	230,196	258,340	290,279	336,497	371,495	377,292
Deposits per Capita	6,138	6,799	7,764	8,544	9,282	10,542	11,512	12,037	12,556	12,239
Installment Debt per Capita	752	974	906	964	1,117	1,119	1,216	1,245	1,224	1,010
Real Estate Debt per Capita	2,254	2,692	1,981	2,883	3,441	3,974	4,721	5,360	5,728	5,567
Total Debt per Capita	3,661	4,400	3,801	5,146	5,725	6,353	7,139	7,988	8,625	8,159
Offices Reported December 31				0						
Commercial Banks	19	19	19	19	20	20	20	20	20	20
Savings Banks	4	4	4	4	4	4	4	4	5	5
Savings and Loans	1	1	1	1	1	1	1	1	1	1
Credit Unions	3	3	3	2	2	2	2	2	2	2
Others										

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 12	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	632,209	681,440	724,876	778,632	859,559	961,744	1,062,631	1,201,942	1,392,512	1,298,378
Total Loans (000's)	496,546	475,484	687,899	714,205	701,671	758,113	864,739	1,192,483	1,312,333	1,297,222
Deposits per Capita	6,540	7,049	7,499	8,055	8,892	9,903	10,941	12,214	13,917	12,311
Installment Debt per Capita	824	793	1,035	3,698	1,744	1,853	2,348	3,221	2,919	2,634
Real Estate Debt per Capita	3,028	2,959	4,829	1,359	3,902	4,299	5,142	6,378	7,688	7,594
Total Debt per Capita	5,137	4,919	7,116	7,388	7,259	7,796	8,904	12,118	13,116	12,300
Offices Reported December 31										
Commercial Banks	28	27	27	28	25	26	28	28	28	27
Savings Banks	11	12	10	13	13	14	14	14	14	14
Savings and Loans	6	4	4	0	0	0	0	0	0	0
Credit Unions	15	14	14	14	12	11	11	11	11	14
Others										

Area 14 and 15	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	140,294	140,652	157,109	165,253	185,092	207,994	239,772	261,552	247,810	260,431
Total Loans (000's)	73,434	74,851	71,154	79,259	87,763	99,866	132,016	161,851	144,861	128,977
Deposits per Capita	3,838	3,848	4,298	4,521	5,064	5,564	6,415	6,827	6,377	6,317
Installment Debt per Capita	595	517	570	686	756	796	1,031	1,202	857	554
Real Estate Debt per Capita	1,122	1,221	1,109	1,136	1,218	1,458	2,000	2,433	2,397	2,013
Total Debt per Capita	2,009	2,048	1,947	2,168	2,401	2,672	3,532	4,225	3,728	3,128
Offices Reported December 31										
Commercial Banks	11	11	11	11	11	11	11	11	11	10
Savings Banks	4	4	4	4	4	4	4	4	4	4
Savings and Loans	0	0	0	0	0	0	0	0	0	0
Credit Unions	1	1	1	1	2	2	3	3	2	2
Others										

Area 16 and 17	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	319,316	340,181	381,403	417,847	461,356	542,479	594,396	636,685	689,449	706,059
Total Loans (000's)	180,815	181,209	136,280	211,205	256,317	288,830	346,147	417,657	454,873	405,104
Deposits per Capita	5,557	5,920	6,637	7,271	8,028	9,295	10,184	11,030	11,713	11,017
Installment Debt per Capita	461	504	473	594	704	814	895	977	892	720
Real Estate Debt per Capita	2,296	2,154	1,279	2,249	2,736	2,946	3,439	4,310	4,834	3,887
Total Debt per Capita	3,147	3,153	2,372	3,675	4,460	4,949	5,931	7,236	7,728	6,321
Offices Reported December 31										
Commercial Banks	17	17	17	16	16	16	17	16	17	18
Savings Banks	7	7	7	7	7	7	7	7	7	6
Savings and Loans	1	1	1	1	1	1	1	1	1	1
Credit Unions	2	2	2	2	1	1	1	1	1	2
Others										

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 18 and 24	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	480,840	463,015	570,799	633,833	694,569	819,867	887,479	948,534	979,199	1,028,981
Total Loans (000's)	311,610	242,322	275,881	325,292	402,019	454,858	552,754	642,005	644,946	629,754
Deposits per Capita	6,536	6,294	7,759	8,616	9,441	10,741	11,627	11,649	11,789	11,836
Installment Debt per Capita	750	848	996	1,335	1,335	1,135	1,374	1,234	1,135	1,225
Real Estate Debt per Capita	3,060	2,043	2,423	2,589	3,441	4,040	4,966	5,886	5,824	5,374
Total Debt per Capita	4,236	3,294	7,759	4,422	5,465	5,959	7,242	7,884	7,765	7,244
Offices Reported December 31										
Commercial Banks	20	22	19	19	21	10	19	21	20	22
Savings Banks	10	9	10	10	11	3	12	11	11	11
Savings and Loans	5	5	4	4	5	2	5	5	6	5
Credit Unions	9	8	8	8	7	2	5	5	4	6
Others	1									

Area 19	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	455,370	466,359	514,491	511,382	632,398	723,762	829,844	859,391	908,698	930,379
Total Loans (000's)	373,105	375,012	385,163	329,352	504,196	627,729	774,626	864,566	960,331	967,893
Deposits per Capita	6,902	7,069	7,798	7,751	9,586	10,766	12,344	12,438	12,803	13,209
Installment Debt per Capita	1,527	1,604	1,801	1,677	2,585	2,772	3,716	4,835	5,595	5,098
Real Estate Debt per Capita	2,895	2,786	2,740	2,630	3,345	4,143	5,782	6,279	6,597	7,060
Total Debt per Capita	5,655	5,684	5,838	4,992	7,642	9,337	11,522	12,513	13,530	13,742
Offices Reported December 31										
Commercial Banks	21	21	22	21	21	23	23	22	22	21
Savings Banks	8	8	8	8	8	10	11	11	11	12
Savings and Loans	2	2	2	2			0	0	0	0
Credit Unions	16	17	17	17	14	15	13	12	12	12
Others										

Area 20	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	289,676	309,135	329,698	360,838	396,209	433,803	489,074	521,526	554,714	572,233
Total Loans (000's)	191,849	165,390	120,606	196,211	252,727	243,560	259,831	323,686	356,806	346,142
Deposits per Capita	4,910	5,240	5,758	6,117	6,716	7,163	8,076	8,464	8,880	8,933
Installment Debt per Capita	561	642	707	755	1,028	987	1,139	1,346	1,154	983
Real Estate Debt per Capita	2,122	1,723	881	1,999	2,546	2,458	2,646	3,151	3,711	3,221
Total Debt per Capita	3,252	2,804	2,044	3,326	4,284	4,022	4,290	5,253	5,712	5,404
Offices Reported December 31										
Commercial Banks	16	14	15	14	15	16	16	16	15	15
Savings Banks	5	4	4	4	4	4	4	4	4	5
Savings and Loans	2	2	2	2	2	2	2	2	2	2
Credit Unions	14	14	12	12	12	12	11	11	11	11
Others										

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 21	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	171,197	184,929	207,611	224,379	230,601	257,835	286,201	305,222	327,002	317,679
Total Loans (000's)	103,779	98,615	99,355	117,667	129,957	4,730	161,155	183,600	199,215	188,159
Deposits per Capita	5,360	5,790	6,500	7,025	7,220	8,439	9,368	9,818	10,239	8,819
Installment Debt per Capita	626	706	892	1,141	1,313	1,321	1,746	1,939	1,775	1,370
Real Estate Debt per Capita	2,214	2,061	1,755	2,256	2,497	3,020	3,175	3,656	3,946	3,515
Total Debt per Capita	3,249	3,088	3,111	3,684	4,069	4,730	5,275	5,906	6,238	5,223
Offices Reported December 31										
Commercial Banks	12	13	12	13	14	14	14	12	12	11
Savings Banks	5	5	6	6	6	6	7	7	7	7
Savings and Loans							0	0	0	0
Credit Unions	4	4	4	4	3	3	3	3	3	3
Others										

Area 22	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	180,133	188,624	218,009	234,106	252,015	278,700	300,210	322,430	337,650	345,904
Total Loans (000's)	134,647	136,043	134,135	149,337	160,143	170,881	191,174	216,722	226,916	219,143
Deposits per Capita	5,626	5,891	6,809	7,312	7,871	9,409	10,135	10,813	11,092	9,732
Installment Debt per Capita	1,081	1,026	1,170	1,453	1,549	1,736	1,743	1,773	1,604	1,233
Real Estate Debt per Capita	2,702	2,708	2,514	2,606	2,628	3,231	3,756	4,467	4,906	4,067
Total Debt per Capita	4,205	4,249	4,189	4,664	5,002	5,769	6,454	7,268	7,455	6,165
Offices Reported December 31										
Commercial Banks	13	13	13	13	12	13	13	12	12	11
Savings Banks	5	7	7	7	7	7	8	9	9	9
Savings and Loans			0	0	0	0	0	0	0	0
Credit Unions	5	5	5	5	4	2	2	2	2	2
Others										

Area 23	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	576,433	622,217	694,767	770,037	809,292	940,139	982,284	1,057,189	1,084,937	1,095,024
Total Loans (000's)	403,061	409,287	413,308	576,794	472,051	589,711	543,752	820,368	840,118	856,286
Deposits per Capita	5,747	6,203	6,927	7,677	8,068	9,398	9,819	10,348	10,382	10,202
Installment Debt per Capita	837	858	990	1,344	1,394	1,416	1,650	1,567	1,249	1,477
Real Estate Debt per Capita	2,581	2,522	2,472	2,683	2,217	3,073	2,308	4,498	4,967	4,733
Total Debt per Capita	4,018	4,081	4,121	5,751	4,706	5,895	5,436	8,030	8,040	7,978
Offices Reported December 31										
Commercial Banks	24	25	25	24	24	24	25	25	21	21
Savings Banks	12	13	13	13	13	13	14	14	13	15
Savings and Loans	4	4	4	4	3	3	3	3	3	1
Credit Unions	15	16	15	14	13	12	11	11	11	15
Others										

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 25	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	1,438,660	1,593,230	1,761,440	2,010,730	2,297,620	2,864,052	3,232,195	4,321,353	4,402,312	4,008,710
Total Loans (000's)	1,375,297	1,505,979	1,587,775	1,979,585	2,135,967	3,007,119	3,315,164	4,036,770	4,032,235	3,942,582
Deposits per Capita	8,326	9,220	10,194	11,636	13,297	16,342	18,442	23,458	23,692	21,041
Installment Debt per Capita	1,157	1,349	1,452	1,949	2,420	2,816	2,929	3,282	2,975	3,439
Real Estate Debt per Capita	5,486	5,943	5,656	6,359	6,322	9,508	10,833	13,742	13,328	13,091
Total Debt per Capita	7,959	8,715	9,186	11,390	12,361	17,158	18,916	21,913	21,701	20,694
Offices Reported December 31										
Commercial Banks	56	58	58	58	56	55	60	57	60	60
Savings Banks	18	18	22	25	28	27	27	29	29	32
Savings and Loans	18	16	11	9	9	9	10	10	8	0
Credit Unions	38	38	35	36	35	29	29	28	29	33
Others										

Area 26	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	122,070	134,262	152,024	165,700	178,163	195,759	208,406	226,585	236,027	236,952
Total Loans (000's)	70,764	68,314	78,096	86,534	98,287	101,632	115,500	125,479	136,728	131,396
Deposits per Capita	5,500	6,049	6,849	7,466	8,027	9,095	9,682	10,671	11,061	10,625
Installment Debt per Capita	1,027	1,016	1,231	1,573	1,689	1,605	1,514	1,479	1,493	1,328
Real Estate Debt per Capita	1,840	1,808	1,918	2,062	2,399	2,905	3,101	4,037	4,577	4,322
Total Debt per Capita	3,188	3,078	3,519	3,899	4,428	4,722	5,366	5,909	6,407	5,892
Offices Reported December 31										
Commercial Banks	5	6	6	6	6	6	6	6	6	5
Savings Banks	2	3	3	4	4	4	4	4	4	4
Savings and Loans		0	0	0	0	0	0	0	0	0
Credit Unions	4	4	4	4	5	5	4	4	3	3
Others										

Area 27 and 28	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	171,499	190,798	212,073	230,295	262,980	306,145	340,453	365,821	397,507	395,895
Total Loans (000's)	108,891	119,806	109,553	132,053	154,840	179,180	235,322	284,843	296,208	260,262
Deposits per Capita	4,332	4,820	5,357	5,817	6,643	7,381	8,209	7,806	8,545	8,330
Installment Debt per Capita	502	541	500	703	820	730	815	708	656	534
Real Estate Debt per Capita	1,851	1,884	1,806	2,021	2,429	2,825	3,991	4,439	4,745	4,217
Total Debt per Capita	2,751	3,026	2,767	3,336	3,911	7,381	5,674	6,078	6,367	5,476
Offices Reported December 31										
Commercial Banks	9	10	10	10	9	9	12	12	12	12
Savings Banks	9	10	10	11	10	10	10	10	9	9
Savings and Loans		0	0	0	0	0	0	0	0	0
Credit Unions	5	3	2	2	2	1	1	1	1	1
Others										

DEPOSIT/LOAN DISTRIBUTION BY ECONOMIC AREA AND PERTINENT DATA

Area 29 and 30	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
Total Deposits (000's)	615,835	693,181	789,767	864,754	980,782	1,182,263	1,258,555	1,354,254	1,448,832	1,490,179
Total Loans (000's)	484,339	447,572	387,888	504,232	677,040	841,995	1,059,021	1,181,992	1,199,275	975,580
Deposits per Capita	4,436	4,993	5,689	6,229	7,065	8,137	8,662	8,612	8,887	9,202
Installment Debt per Capita	470	508	568	831	960	867	993	855	714	557
Real Estate Debt per Capita	2,647	2,369	1,938	2,380	3,368	4,059	5,337	5,801	5,977	4,979
Total Debt per Capita	3,489	3,224	2,794	3,632	4,877	5,795	7,289	7,516	7,356	6,024
Offices Reported December 31										
Commercial Banks	35	32	32	31	31	33	33	34	37	36
Savings Banks	18	18	23	22	22	22	25	25	27	27
Savings and Loans	4	5	2	2	1	1	1	1	1	0
Credit Unions	14	15	13	12	9	10	8	8	8	12
Others										

In the loan distribution by economic area, Total Loans, Real Estate Debt per Capita, and Total Debt per Capita have been adjusted to exclude non-Maine loans.

Non-Maine Loans are defined as those Loans for which none of the following apply:

1) Primary collateral is in Maine;
2) Borrower's primary place of business or residance is in Maine; or
3) Loan proceeds are used in Maine.

ECONOMIC AREAS

Area(s)	1990 Population[1]	Includes Loan/Deposit Facilities in:
1	20,566	Allagash, Cyr, Eagle Lake, Fort Kent, Frenchville, Grand Isle, Hamlin, Lille, Madawaska, New Canada, Portage, St. Agatha, St. Francis, St. John, Van Buren, Wallagrass, Winterville Plantation, T17 R3, T17 R4, T17 R5.
2	48,559	Ashland, Blaine, Caribou, Castle Hill, Caswell, Chapman, Connor, East Plantation, Easton, Fort Fairfield, Garfield Plantation, Limestone, Mapleton, Mars Hill, Masardis, Nashville Plantation, New Sweden, Oxbow Plantation, Perham, Presque Isle, Stockholm, Wade, Washburn, Westfield, Westmanland, Woodland, T11 R4.
3	19,291	Amity, Bancroft, Bridgewater, Cary, Cox Patent, Dyer Brook, Glenwood Plantation, Hammond, Haynesville, Hersey, Hodgdon, Houlton, Island Falls, Linneus, Littleton, Ludlow, Macwahoc Plantation, Maro Plantation, Merrill, Monticello, Mt. Chase, New Limerick, Oakfield, Orient, Patten, Reed Plantation, Sherman, Smyrna, Stacyville, A R2, T4 R3.
4 and 13	23,886	Burlington, Chester, East Millinocket, Enfield, Grand Falls, Howland, Lakeville, Lee, Lincoln, Lowell, Mattawamkeag, Medway, Millinocket, Passadumkeag, Seboeis, Springfield, Winn, Woodville, 1 Northern Division, A R7, T3 R1.
5, 6, 7 and 8	35,988	Addison, Alexander, Baileyville, Baring, Beals, Beddington, Calais, Carroll Plantation, Centerville, Charlotte, Cherryfield, Codyville Plantation, Columbia, Columbia Falls, Cooper, Crawford, Cutler, Danforth, Deblois, Dennysville, Drew Plantation, East Machias, Eastport, Edmunds, Grand Lake Stream, Harrington, Jonesboro, Jonesport, Lubec, Machias, Machiasport, Marshfield, Meddybemps, Milbridge, Northfield, Passamaquoddy, Pembroke, Perry, Prentiss Plantation, Princeton, Robbinston, Roque Bluffs, Steuben, Talmadge, Topsfield, Trescott, Vanceboro, Waite, Wesley, Weston, Whiting, Whitneyville.

[1] Figures from Bureau of the Census, Economics and Statistics Administration.

9, 10 and 11	46,241	Amherst, Aurora, Bar Harbor, Blue Hill, Brooklin, Brooksville, Bucksport, Castine, Cranberry Isles, Deer Isle, Eastbrook, Ellsworth, Franklin, Frenchboro, Gouldsboro, Great Pond, Hancock, Isle-au-Haut, Lamoine, Long Island, Mariaville, Mount Desert, Orland, Osborn, Otis, Penobscot, Penobscot Island, Sedgwick, Sorrento, Southwest Harbor, Stonington, Sullivan, Surry, Swans Island, Tremont, Trenton, Verona, Waltham, Winter Harbor, 7 Southern Division, 8 Southern Division.
12	105,469	Alton, Argyle, Bangor, Bradford, Bradley, Brewer, Carmel, Charleston, Clifton, Corinth, Dedham, Effington, Edinburg, Glenburn, Greenbush, Greenfield, Hampden, Hermon, Holden, Hudson, Kenduskeag, Lagrange, Levant, Maxfield, Medford, Milford, Newburgh, Old Town, Orono, Orrington, Veazie.
14 and 15	41,228	Abbot, Atkinson, Barnard, Beaver Cove, Blanchard, Bowerbank, Brighton Plantation, Brownville, Burnham, Cambridge, Corinna, Detroit, Dexter, Dixmont, Dover-Foxcroft, Elliotsville, Etna, Exeter, Garland, Greenville, Guilford, Kingsbury, Lakeview Plantation, Milo, Monson, Newport, Palmyra, Parkman, Plymouth, Ripley, St. Albans, Sangerville, Sebec, Shirley, Stetson, Troy, Williamsburg, Willimantic, Wellington.
16 and 17	64,088	Appleton, Belfast, Belmont, Brooks, Camden, Cushing, Frankfort, Friendship, Hope, Islesboro, Jackson, Knox, Liberty, Lincolnville, Matinicus Isle, Monroe, Montville, Morrill, North Haven, Northport, Owls Head, Prospect, Rockland, Rockport, St. George, Searsmont, Searsport, South Thomaston, Stockton Springs, Swanville, Thomaston, Thorndike, Union, Vinalhaven, Waldo, Warren, Washington, Winterport.
18 and 24	86,935	Alna, Arrowsic, Bath, Boothbay, Boothbay Harbor, Bowdoinham, Bremen, Bristol, Brunswick, Damariscotta, Dresden, Edgecomb, Freeport, Georgetown, Harpswell, Monhegan, Newcastle, Nobleboro, Phippsburg, South Bristol, Southport, Topsham, Waldoboro, West Bath, Westport, Wiscasset, Woolwich.
19	70,434	Augusta, Chelsea, Farmingdale, Fayette, Gardiner, Hallowell, Hibberts Gore, Jefferson, Litchfield, Manchester, Monmouth, Pittston, Randolph, Readfield, Richmond, Somerville, Wayne, West Gardiner, Whitefield, Windsor, Winthrop.

20	64,056	Albion, Belgrade, Benton, China, Clinton, Fairfield, Freedom, Mount Vernon, Oakland, Palermo, Rome, Smithfield, Sidney, Unity, Unity Township, Vassalboro, Vienna, Waterville, Winslow.
21	36,024	Anson, Athens, Bingham, Canaan, Caratunk, Cornville, Dennistown Plantation, Embden, The Forks, Harmony, Hartland, Highland Plantation, Jackson, Madison, Mercer, Moose River, Moscow, Norridgewock, Pittsfield, Pleasant Ridge Plantation, Skowhegan, Solon, Starks, West Forks.
22	35,544	Avon, Carrabassett Valley, Carthage, Chesterville, Coplin Plantation, Dallas Plantation, Eustis, Farmington, Freeman, Industry, Jay, Kingfield, Lincoln Plantation, Livermore, Livermore Falls, Madrid, New Portland, New Sharon, New Vineyard, Perkins, Phillips, Rangeley, Rangeley Plantation, Salem, Sandy River Plantation, Stratton, Strong, Temple, Washington, Weld, Wilton.
23	107,334	Auburn, Bowdoin, Durham, Greene, Leeds, Lewiston, Lisbon, Mechanic Falls, Minot, New Gloucester, Poland, Pownal, Sabattus, Turner, Wales, Webster.
25	190,520	Cape Elizabeth, Cumberland, Falmouth, Gorham, Gray, North Yarmouth, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth.
26	22,302	Andover, Andover-North Surplus, Andover-West Surplus, Batchelders Grant, Bethel, Byron, Canton, Dixfield, Gilead, Hanover, Hartford, Magalloway Plantation, Mason, Mexico, Milton, Newry, Peru, Roxbury, Rumford, Sumner, Ultor, A R1, A R2.
27 and 28	47,526	Albany, Baldwin, Bridgton, Brownfield, Buckfield, Casco, Cornish, Denmark, Fryeburg, Greenwood, Harrison, Hebron, Hiram, Lovell, Naples, Norway, Otisfield, Oxford, Paris, Parsonsfield, Porter, Sebago, Stoneham, Stow, Sweden, Waterford, Woodstock, West Paris.
29 and 30	161,937	Acton, Alfred, Arundel, Berwick, Biddeford, Buxton, Dayton, Eliot, Hollis, Kennebunk, Kennebunkport, Kittery, Lebanon, Limerick, Limington, Lyman, Newfield, North Berwick, Ogunquit, Old Orchard Beach, Saco, Sanford, Shapleigh, South Berwick, Waterboro, Wells, York.
Total	**1,227,928**	